UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:

CHARLES A. HAYES III dba The Commander: Case No. 5-18-04040

Debtor : Chapter 13

:

BAYVIEW LOAN SERVICING, LLC, a Delaware:

Limited Company :

Movant :

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CHARLES A. HAYES III dba The Commander:

Respondent :

CHARLES J. DEHART III, Trustee

DEBTORS RESPONSE TO MOTION OF BAYVIEW FOR RELIEF FROM THE AUTOMATIC STAY

The Response of the above Debtors, by her attorneys Doran & Doran, PC is as follows:

- 1. Admitted.
- 2. Denied. The property address is incorrect.
- 3. Admitted.
- 4. Admitted in part. It is admitted that Bayview has a mortgage on property of the Debtor but the address is not as stated in paragraph 2 above.
 - 5. Admitted
- 6. Admitted in part. The Debtor proposed in the plan to negotiate a loan modification because the property had been damaged by fire prior to the bankruptcy filing.
 - 7. Denied and proof demanded as to the computation.
 - 8. Denied.
 - 9. Denied and proof demanded.
 - 10. Denied.

WHEREFORE, the Debtor requests this Court deny the motion for relief.

DORAN & DORAN, PC

BY: /s/Lisa M Doran LISA M. DORAN, ESQUIRE 69 Public Square, Suite 700 Wilkes-Barre, PA 18701 570-823-9111 fax 829-3222

Dated: May 15, 2020

Certification of Service

The undersigned, Lisa M Doran, hereby certifies that a true and correct copy of the foregoing is served on the following electronically, automatically upon filing, through the ECF system on the 15th day of May 2020:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com

James Warmbrodt on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company bkgroup@kmllawgroup.com

/s/ Lisa M Doran

Lisa M Doran